



For Your Benefit

California's Programs for the Unemployed

- Job Service
- Unemployment Insurance
- Disability Insurance

For Your Benefit

The purpose of this pamphlet is to inform you about three programs offered by the Employment Development Department (EDD) for the benefit of unemployed Californians.

Job Service 3
EDD's Job Service helps job seekers find suitable employment.

Unemployment Insurance 5
Unemployment Insurance provides income to workers who become unemployed and other work is not available.

Disability Insurance 15
Disability Insurance pays benefits when you are physically or mentally unable to work due to a nonwork-related disability.

EDD Locations

All employees of the California EDD are here to help you and to see that you get benefits to which you are entitled. To find your nearest EDD location, look in the telephone directory under:

**CALIFORNIA, STATE OF
EMPLOYMENT DEVELOPMENT DEPARTMENT**

This pamphlet is for general information only and does not have the force and effect of law, rule or regulation.

Job Service

Located in hundreds of communities throughout California, Job Service specialists provide job search and placement services to people looking for work. There is never a fee for services to job seekers or employers.

JOB PLACEMENT

If you are looking for work, Job Service can help. Thousands of employers list all kinds of job openings in the Job Service statewide computer system. Once you register with Job Service, the computer will match your application with job openings for which you are qualified — anywhere in California you would like to work.

JOB SEARCH TRAINING WORKSHOPS

In many Job Service offices, short workshops help you strengthen your job-finding skills. You learn the best ways to prepare applications and résumés, how to get job leads, and much more.

JOB CLUBS

Job seekers in professional, managerial, technical and other highly skilled occupations may take advantage of self-help job clubs called *Experience Unlimited*. Available in many locations, the clubs assist members with the challenges unique to finding work in these occupations.

SERVICES TAILORED TO SPECIAL NEEDS

- **Veterans** — You will receive priority job referral services and if additional services would be helpful, you will be given information about other available resources.
- **Women** — EDD promotes equal employment opportunities for women including apprenticeships and work not traditionally done by women.
- **Disabled Persons** — If you are an employable job seeker, services are available to assist you in competing effectively with other workers.
- **Older Workers** — Services are available to promote equal opportunities for you in competition with other workers of similar qualifications.
- **Youth** — Job services are available to youth (ages 14 through 21) who seek entry into the labor market.
- **Minority Groups** — EDD maintains a policy of promoting equal employment opportunity for all clients.

- **Farmworkers**— Farmworkers are entitled to information about the entire range of services available. If you wish to change your occupation, special efforts will be made to assist you.
- **People having trouble finding work**— If you are finding it difficult to get a job, special services are available in selected locations through the Job Agent or Intensive Services program.
- **Displaced Workers**— If you have been permanently laid off from your job, you may qualify for services available to help you get a job or retraining in a new occupation.

Note: State law requires verification of legal status or work authorization of all applicants before EDD can provide employment and training services. Your nearest Job Service office can give you a list of the documents you can use to verify your status.

To find your nearest Job Service location, look in the telephone directory for Employment Development Department under:

“California, State Of”

Unemployment Insurance

Unemployment Insurance (UI) is an insurance program that is paid for by your employer. It provides you with an income when you are out of work through no fault of your own.

FILING YOUR CLAIM

To file a claim you need to be out of work for any reason, or working less than full-time. You will also be required to give EDD the following:

- Your correct Social Security Number
- Proof of satisfactory immigration status, if you are an alien
- The name and address of your last employer

Your last employer's name is very important, regardless of how long you worked for this employer or whether this last job was in your usual line of work. It would be helpful if you have the following available when you file your claim:

- Past work records and dates worked; and
- Names and addresses of all your employers for the last 19 months, including employers in other states.

As soon as you become unemployed, contact EDD. Your claim cannot begin until you file for benefits.

BEGINNING DATE OF CLAIM

A claim begins on the Sunday of the week in which you file and lasts for one year. This is called the benefit year. In this year, weekly benefits may be paid for 26 weeks or until you have received half of your base period wages, whichever is less.

Normally, you cannot file another claim until the benefit year of the first claim ends, even though you have received all your benefits and are still unemployed.

TYPES OF CLAIMS

The claim you file will depend on the type of employer you worked for and where you worked.

You will file:

- A regular California claim if you worked in California in a job covered by the unemployment insurance law.

- A federal claim if your employment was in civilian work for the federal government or as a member of the Armed Forces (benefit costs are paid from federal funds).
- An interstate claim if earnings were in another state. California acts as your agent in claiming benefits from the other state. If you worked in California but are now unemployed and living in another state, you may claim benefits from California at employment security offices in the other state. Benefits may also be claimed from Puerto Rico, Virgin Islands, Canada and the District of Columbia.
- A combined wage claim if you have earnings in more than one state in specified time periods. This type of claim could increase your UI benefits.

HOW ARE YOUR BENEFITS FIGURED?

Your weekly benefit, called the Weekly Benefit Award (WBA) and the total amount in your claim, called your Maximum Benefit Award (MBA), are both based on the amount you earned in the Base Period of your claim.

Refer to the chart below:

BASE PERIOD

The base period of your claim is a 12-month period based on the month you file your claim.

For Claims Beginning in:	Base Period is the 12 Months Ending the Previous:
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February, March, April September 30

May, June, July December 31

August, September, October March 31

November, December, January June 30

Each base period has four quarters of three months each. The quarter in which you were paid the highest wages determines the weekly benefit amount you will receive.

BENEFIT TABLE

For your claim to be valid, you must have at least \$1,300 in earnings in one quarter of your base period or at least \$900 in earnings in the highest quarter and total base period earnings of 1.25 times your high quarter earnings. The following table will help you figure your award.

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$ 900.00 - 948.99	\$40	\$2,249.00 -2,287.99	\$83
949.00 - 974.99	41	2,288.00 -2,326.99	84
975.00 -1,000.99	42	2,327.00 -2,352.99	85
1,001.00 -1,026.99	43	2,353.00 -2,391.99	86
1,027.00 -1,052.99	44	2,392.00 -2,430.99	87
1,053.00 -1,078.99	45	2,431.00 -2,469.99	88
1,079.00 -1,117.99	46	2,470.00 -2,508.99	89
1,118.00 -1,143.99	47	2,509.00 -2,547.99	90
1,144.00 -1,169.99	48	2,548.00 -2,586.99	91
1,170.00 -1,195.99	49	2,587.00 -2,625.99	92
1,196.00 -1,221.99	50	2,626.00 -2,664.99	93
1,222.00 -1,247.99	51	2,665.00 -2,703.99	94
1,248.00 -1,286.99	52	2,704.00 -2,742.99	95
1,287.00 -1,312.99	53	2,743.00 -2,781.99	96
1,313.00 -1,338.99	54	2,782.00 -2,820.99	97
1,339.00 -1,364.99	55	2,821.00 -2,859.99	98
1,365.00 -1,403.99	56	2,860.00 -2,898.99	99
1,404.00 -1,429.99	57	2,899.00 -2,937.99	100
1,430.00 -1,455.99	58	2,938.00 -2,989.99	101
1,456.00 -1,494.99	59	2,990.00 -3,028.99	102
1,495.00 -1,520.99	60	3,029.00 -3,067.99	103
1,521.00 -1,546.99	61	3,068.00 -3,106.99	104
1,547.00 -1,585.99	62	3,107.00 -3,158.99	105
1,586.00 -1,611.99	63	3,159.00 -3,197.99	106
1,612.00 -1,637.99	64	3,198.00 -3,236.99	107
1,638.00 -1,676.99	65	3,237.00 -3,288.99	108
1,677.00 -1,702.99	66	3,289.00 -3,327.99	109
1,703.00 -1,741.99	67	3,328.00 -3,379.99	110
1,742.00 -1,767.99	68	3,380.00 -3,418.99	111
1,768.00 -1,806.99	69	3,419.00 -3,470.99	112
1,807.00 -1,832.99	70	3,471.00 -3,509.99	113
1,833.00 -1,871.99	71	3,510.00 -3,561.99	114
1,872.00 -1,897.99	72	3,562.00 -3,600.99	115
1,898.00 -1,936.99	73	3,601.00 -3,652.99	116
1,937.00 -1,975.99	74	3,653.00 -3,704.99	117
1,976.00 -2,001.99	75	3,705.00 -3,743.99	118
2,002.00 -2,040.99	76	3,744.00 -3,795.99	119
2,041.00 -2,066.99	77	3,796.00 -3,847.99	120
2,067.00 -2,105.99	78	3,848.00 -3,899.99	121
2,106.00 -2,144.99	79	3,900.00 -3,938.99	122
2,145.00 -2,170.99	80	3,939.00 -3,990.99	123
2,171.00 -2,209.99	81	3,991.00 -4,042.99	124
2,210.00 -2,248.99	82	4,043.00 -4,079.99	125

Amount of Wages in Highest Quarter	Weekly Benefit Amount	Amount of Wages in Highest Quarter	Weekly Benefit Amount
\$4,080.00 -4,116.99	\$126	\$5,900.01 -5,933.33	\$178
4,117.00 -4,153.99	127	5,933.34 -5,966.67	179
4,154.00 -4,190.99	128	5,966.68 -6,000.00	180
4,191.00 -4,227.99	129	6,000.01 -6,033.33	181
4,228.00 -4,264.99	130	6,033.34 -6,066.67	182
4,265.00 -4,301.99	131	6,066.68 -6,100.00	183
4,302.00 -4,338.99	132	6,100.01 -6,133.33	184
4,339.00 -4,375.99	133	6,133.34 -6,166.67	185
4,376.00 -4,412.99	134	6,166.68 -6,200.00	186
4,413.00 -4,449.99	135	6,200.01 -6,233.33	187
4,450.00 -4,486.99	136	6,233.34 -6,266.67	188
4,487.00 -4,523.99	137	6,266.68 -6,300.00	189
4,524.00 -4,560.99	138	6,300.01 -6,333.33	190
4,561.00 -4,597.99	139	6,333.34 -6,366.67	191
4,598.00 -4,634.99	140	6,366.67 -6,400.00	192
4,635.00 -4,671.99	141	6,400.01 -6,433.33	193
4,672.00 -4,708.99	142	6,433.34 -6,466.67	194
4,709.00 -4,745.99	143	6,466.68 -6,500.00	195
4,746.00 -4,782.99	144	6,500.01 -6,533.33	196
4,783.00 -4,819.99	145	6,533.34 -6,566.67	197
4,820.00 -4,856.99	146	6,566.68 -6,600.00	198
4,857.00 -4,893.99	147	6,600.01 -6,633.33	199
4,894.00 -4,930.99	148	6,633.34 -6,666.67	200
4,931.00 -4,966.99	149	6,666.68 -6,700.00	201
4,967.00 -5,000.00	150	6,700.01 -6,733.33	202
5,000.01 -5,033.33	151	6,733.34 -6,766.67	203
5,033.34 -5,066.67	152	6,766.68 -6,800.00	204
5,066.68 -5,100.00	153	6,800.01 -6,833.33	205
5,100.01 -5,133.33	154	6,833.34 -6,866.67	206
5,133.34 -5,166.67	155	6,866.68 -6,900.00	207
5,166.68 -5,200.00	156	6,900.01 -6,933.33	208
5,200.01 -5,233.33	157	6,933.34 -6,966.67	209
5,233.34 -5,266.67	158	6,966.68 -7,000.00	210
5,266.68 -5,300.00	159	7,000.01 -7,033.33	211
5,300.01 -5,333.33	160	7,033.34 -7,066.67	212
5,333.34 -5,366.67	161	7,066.68 -7,100.00	213
5,366.68 -5,400.00	162	7,100.01 -7,133.33	214
5,400.01 -5,433.33	163	7,133.34 -7,166.67	215
5,433.34 -5,466.67	164	7,166.68 -7,200.00	216
5,466.68 -5,500.00	165	7,200.01 -7,233.33	217
5,500.01 -5,533.33	166	7,233.34 -7,266.67	218
5,533.34 -5,566.67	167	7,266.68 -7,300.00	219
5,566.68 -5,600.00	168	7,300.01 -7,333.33	220
5,600.01 -5,633.33	169	7,333.34 -7,366.67	221
5,633.34 -5,666.67	170	7,366.68 -7,400.00	222
5,666.68 -5,700.00	171	7,400.01 -7,433.33	223
5,700.01 -5,733.33	172	7,433.34 -7,466.67	224
5,733.34 -5,766.67	173	7,466.68 -7,500.00	225
5,766.68 -5,800.00	174	7,500.01 -7,533.33	226
5,800.01 -5,833.33	175	7,533.34 -7,566.67	227
5,833.34 -5,866.67	176	7,566.68 -7,600.00	228
5,866.68 -5,900.00	177	7,600.01 -7,633.33	229
		7,633.34 and over	230

WAITING PERIOD

The first week after you file your claim is normally the waiting period and no benefits can be paid for that week.

Do not wait to file because the waiting period is not paid. The waiting period cannot begin until the claim is filed.

PAYMENTS

- You must meet eligibility requirements.
- You must submit weekly claim forms showing you meet the eligibility requirements.
- Payments are issued after the week (or weeks) has ended and your completed claim form is received.
- No payments are made in advance.
- The first payment on a new California claim will usually be issued within three weeks after filing.
- For interstate claims, first payment will be issued about two to three weeks after the other state receives your claim.
- You will normally be paid by mail every two weeks.

REPORTING EARNINGS

Report all income you receive, whether you worked in that week or not. The types of income to report are:

Piece work	Vacation pay
Idle time pay	In-lieu-of-notice pay
Jury fees	Bonuses
Commissions	Tips
Witness fees	Self-employment income
Reuse pay	Strike benefits
Holiday pay	Stand by pay
Residuals (ask for form DE 4005)	Bereavement pay
Paid sick leave	Back pay award
Pension, retirement, annuity	Worker's Compensation

NOTE: You must report board, lodging, meals, or any other payment you receive instead of money when you work. If you are unsure about how to report wages, contact EDD.

PART-TIME WORKERS

If you work less than full-time, you may still be eligible for benefits. The first \$25 or 25% of your total earnings (whichever is greater) will not be counted. The amount remaining will be deducted from your weekly benefit amount. For example:

Your weekly benefit amount is \$50. You earn \$30. You must report the \$30, however, the first \$25 is not counted, leaving \$5 to deduct. You receive \$45 (\$50 minus \$5).

Your weekly benefit amount is \$115. You work less than full-time and earn \$124. You must report the \$124; however, the first \$31 (25% of \$124) is not counted, leaving \$93 to deduct. You receive \$22 (\$115 minus \$93).

If you receive any type of payment from a former employer and do not know if you should report the payment, contact an EDD office and ask. You can also report the payment on your claim form and explain what it is.

ELIGIBILITY

When you file a claim for benefits you are asked a number of questions to determine if you are eligible to receive benefits. Weekly claim forms also contain eligibility questions. When it appears that you may not meet the eligibility requirements of the law, a special interview is scheduled.

FACT FINDING

Your last employer is notified when you file a claim. Also any employer who contributed to your unemployment claim is notified when you receive your first check. An employer is required by law to furnish EDD any information affecting your right to receive benefits.

TELEPHONE INTERVIEWS

The department will contact you when there is a question of eligibility on your claim if you:

- Quit your last job
- Were fired from your last job
- Did not have child care
- Are unable to work during normal working hours
- Are attending school during normal working hours
- Did not have transportation
- Did not look for work
- Worked and earned wages that may reduce your benefits
- Are out of work due to a lockout or a strike
- Mailed in a claim form late
- Filed a claim late
- Refused a job
- Gave incorrect information or withheld information
- Failed to participate in reemployment services

- Are a school employee filing a claim during a recess period
- Are a professional athlete filing a claim during the off season

If we schedule a telephone interview, we will call you at the scheduled interview date and time. You have the right to request more time if you need to get more information, contact witnesses, or obtain the advice of a representative. If the interview involves an employer, we may contact the employer for additional information.

The interviewer will ask you questions. We record this information and use it to make a decision. If EDD cannot reach you, we may send a form for more information. If you do not return the form, we make a decision based on all the information available to us. If you are eligible, we mail your check for the week in question. If we deny your benefits we will mail you a notice. The notice advises you of the reason for our decision and gives you appeal rights.

IMPORTANT: If EDD schedules a telephone interview, you must mail in your weekly claim form. We cannot pay benefits until we receive your claim form.

APPEALS

You or the employer have 20 calendar days to appeal after a written notice is issued to you. Your appeal must be in writing and should state the reasons for your appeal. If you miss the 20-day deadline, you may still appeal but good cause for the delay must be shown.

Before the hearing, you have the right to review all records affecting the appeal. For your appeal you may represent yourself or you may be represented by someone else such as a union official, an attorney, or anyone else you select.

Your appeal hearing is heard by an independent administrative law judge. The hearings are informal but all testimony is taken under oath and is subject to cross-examination. You will be notified when and where the hearing will be held.

If you are not satisfied with the administrative law judge's decision, you may appeal to the California Unemployment Insurance Appeals Board. Your rights to further appeal will be explained in the written decision that will be mailed to you.

CANCELING A CLAIM

You have the option of canceling a regular California UI claim up to and including thirty days after the mailing or issuance date of your UNEMPLOYMENT AWARD notice, if no benefits have been received and cashed, or no disqualification has been issued in writing. If a claim is canceled, that claim cannot be reopened, but you can file a new claim with a later date. If the original claim is not canceled, another California claim cannot be filed for 52 weeks.

WORKERS NOT COVERED

The following groups of workers are not normally covered by Unemployment Insurance:

- Minor children employed by their parents
- Parents employed by their children
- Husbands and wives employed by each other
- Certain state-licensed salespersons paid only commissions
- Caddies and jockeys
- Persons enrolled and regularly attending classes at the school or educational institution where employed.
- A student's spouse who is working for an educational institution in an employment program provided for the purpose of financially aiding the student.

If you do not know whether you are covered, do not waive your rights. Contact the nearest EDD office.

ELECTIVE COVERAGE

Employers who employ individuals whose services are excluded from covered employment may, under certain conditions, elect to cover those services. If you are not sure whether you are eligible for these benefits, you should contact the nearest EDD office.

PENSION OR RETIREMENT PAY

Your Unemployment Insurance Benefits may be affected if you are receiving a pension, retirement pay, annuity or other similar payment based on your previous work. Your right to benefits will be determined by EDD when your claim is filed.

CHILD SUPPORT OBLIGATIONS

Your Unemployment Insurance Benefits may be affected if you are required to pay child support payments to a court, District Attorney's office or other child support enforcement agency. Your entitlement to benefits will be determined after your claim is filed.

EXTENDED BENEFITS

Extended benefits only become available when the insured unemployment rate equals or exceeds a certain percentage established by State and/or federal law. When the insured unemployment rate falls below that established percentage, payment of extended benefits must be terminated.

To be eligible for extended benefits you must have received all the benefits payable on your last regular claim and the benefit year must not have ended on that claim before the beginning of an extended benefit period. In addition, you must meet a special earnings test based on the weekly benefit amount of your regular claim. You cannot establish an extended benefits claim if you can file another valid claim under any state or federal law.

SPECIAL ASSISTANCE PROGRAMS

Special assistance programs available to some workers are:

- **California Training Benefits**— Commonly referred to as CTB. This program allows eligible UI recipients to retrain for new occupations while receiving their benefits. Individuals approved for CTB training do not have to: look for work; be available for work or accept suitable work.

You may: select a training program on your own if approved by EDD, attend Job Training Partnership Act (JTPA) or Employment Training Panel (ETP) funded training and continue to receive weekly UI benefits. If you apply for training no later than the 16th week of your benefits payments, you may qualify for a training extension (TE) claim.

- **Job Training Partnership Act (JTPA) Programs**— If you are out of work and need job training, or if you need to brush up on existing skills, the Job Training Partnership Act (JTPA) program may be able to help you. JTPA is operated throughout California in administrative areas known as Service Delivery Areas (SDAs) under the policy guidance of Private Industry Councils. There are 52 SDAs in California.

JTPA offers education and job skills training programs for economically disadvantaged youth and adults; special training and skills upgrade programs for workers who are out of a job because of plant closures or work force reductions; and summer programs for youth to help them stay in school.

(SPECIAL NOTE Legislation passed by Congress rescinded the Summer Youth Employment and Training Program, but was vetoed by the President. Compromise legislation is expected; therefore, continuation of these summer youth programs depends on the outcome of compromise legislation. At the time of printing this revised brochure, the outcome was unknown.)

To find out more about training available in your local SDA, as well as the name and address of the SDA nearest you, contact any EDD office.

- **Employment Training Panel (ETP)**— If you are claiming Unemployment Insurance Benefits, or have exhausted such benefits and are unemployed, or you are likely to lose your job because your employer plans to reduce operations, you may be eligible for ETP approved training. Contact any EDD office for more information about this program.
- **Disaster Unemployment Assistance**— These benefits are available to individuals whose work or self-employment is interrupted by a disaster. Claims may be filed following an EDD announcement that Disaster Benefits are available.
- **Trade Readjustment Allowances**— Claims for these benefits may be filed by workers whose employer has been certified by the United States Secretary of Labor as unemployed due to an increase of imports. Benefits may include additional weekly benefits and/or payments for costs of training, job search, and relocation. (These benefits are federally funded.)

- **Work Sharing Benefits**— You may be eligible for Work Sharing benefits if your employer has a Work Sharing plan that has been approved by EDD. To participate in Work Sharing your employer must reduce your weekly hours and wages by a minimum of 10%. You receive the percentage of your weekly benefit amount proportionate to the hour and wage reductions.
- **Railroad Unemployment Benefits**— Railroad workers may claim benefits under the Railroad Retirement Act. Go to the nearest office of any railroad, regardless of which one employed you, and ask for the Unemployment Claims Agent.

TAXATION OF BENEFITS

The Federal Tax Reform Act of 1986 provides for federal taxation of all unemployment insurance benefits received after December 31, 1986. The EDD provides an annual statement, DE 1099, to each individual that shows total benefits paid during the year. There will be no income tax withheld from benefit payments. Individuals who may owe income tax must pay any amounts due upon filing their tax returns. Complete details may be obtained from the Internal Revenue Service.

Disability Insurance

Disability Insurance (DI) is payable when you cannot work because of sickness or injury not caused by your job or when you are entitled to Workers' Compensation at a rate less than your daily benefit amount for Disability Insurance. You cannot be paid Unemployment Insurance and Disability Insurance Benefits for the same period.

The first seven days of your claim is a waiting period for which no benefits are payable. Benefits begin with the eighth day of disability.

In addition, two limited benefit programs under DI are available: benefits may be paid, based on medical certification by the referring physician, for a limited period to a resident in a state-approved Alcoholic Recovery Home or Drug-Free Residential Facility.

ARE YOU COVERED BY DISABILITY INSURANCE?

Most workers covered by California Unemployment Insurance are also covered by Disability Insurance. The program is financed entirely by covered workers through a payroll tax withheld from their earnings. The contribution is based on a percentage of a worker's earnings. The contribution level may vary from year to year depending on the balance in the Disability Insurance Fund. Specific information about the contribution rate is available from any EDD office.

Employees of local public entities (except workers in district hospitals) are not covered by Disability Insurance unless the employer elects such coverage. Self-employed individuals may elect to be covered by Disability Insurance. Employees of the State or of State-funded institutions of higher education are not covered by regular Disability Insurance.

If you wish to file a claim for disability benefits:

1. Obtain a claim form from any EDD office by telephone, letter, or in person. Your doctor, hospital, or employer may also have forms available.
2. Fill out and sign the "Claim Statement of Employee." Write or print clearly. Make certain that all information is complete and correct. Be sure your Social Security Number is correct.
3. Give the form to your doctor for completion of the "Doctor's Certificate."
4. Mail your claim within 49 days from the first day you are disabled. Late filing may result in loss of benefits for the number of days that the claim is late unless "good cause" for delay is established.



**Pete Wilson
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Secretary
HEALTH AND WELFARE AGENCY**

**Victoria L. Bradshaw
Director
EMPLOYMENT DEVELOPMENT DEPARTMENT**

The California State Employment Development Department (EDD), as a recipient of federal and state funds, is an equal opportunity employer/program and is subject to Section 504 of the Rehabilitation Act and the Americans with Disabilities Act (ADA).

You can obtain information about accommodations for disabilities by contacting your local EDD office. The number is listed in the telephone directory under:

“State of California, Employment Development Department.”

Hearing-impaired persons can reach EDD through the California Relay Service, 1-800-735-2929.